

Listing of Claims:

The following listing of claims is provided for the convenience of the Examiner.
No amendments are made to the claims in this paper.

1. (Previously Presented) A computerized method of searching property records relating to a specific parcel, the method comprising:

receiving property record data for a plurality of parcels into a computer system, wherein the property record data relates to source property record documents and wherein receiving property record data for a plurality of parcels into a computer system comprises:

receiving a plurality of images representing the property record documents;

converting the images to electronic image data;

paginating the electronic image data into related groups representing individual documents;

identifying a document type for each individual document;

identifying data fields on each individual document;

using a combination of computer-implemented processes and manual processes to convert information in the data fields into electronic information; and

organizing the electronic information into property record data;

storing the property record data in a searchable database;

receiving into the computer system an identifier;

in the computer system, using the identifier to search the property record data to select from the property record documents a set of relevant documents relating to the parcel;

in the computer system, using the set of relevant documents to produce a data summary; and

outputting the data summary from the computer system;

wherein the data summary comprises information from which an underwriter can underwrite a title policy, using commonly-accepted title policy underwriting rules, without reference to the source documents, or images thereof, from which the data summary originated.

2. (Original) The method of claim 1, wherein the title policy comprises a selection from the group consisting of:

American Land Title Association (ALTA) Loan Policy;
ALTA Owner's Policy;
ALTA Short Form Residential Loan Policy;
Homeowner's Policy of Title Insurance for a One-to-Four Family Residence;
Standard Exceptions to the ALTA Loan Policy; and
endorsements to an ALTA policy.

3. (Original) The method of claim 1, wherein the data summary comprises a display screen on a computer monitor.

4. (Original) The method of claim 1, wherein the data summary comprises a printed document.

5. (Original) The method of claim 4, wherein the printed document comprises a title abstract.

6. (Original) The method of claim 5, wherein the title abstract is generated exclusively from the property record data.

7. (Original) The method of claim 4, wherein the printed document comprises a policy.

8. (Original) The method of claim 1, wherein the data summary comprises a stream of data directed to a second computer system that is different from the first computer system.

9. (Original) The method of claim 8, further comprising thereafter using the stream of data to populate a document, wherein the document comprises a selection from the group consisting of: policy, deed, mortgage, commitment, closing-related document, template, and form.

10. (Original) The method of claim 1, further comprising:
creating at least one index relating to the property record data; and
using the at least one index together with the identifier to select relevant documents.

11. (Original) The method of claim 1, wherein using the identifier to search the database and select from the property record documents a set of relevant documents relating to the parcel comprises:

in the computer system, using the identifier to search the database and select from the property record documents a set of potentially relevant documents relating to the parcel; and
in the computer system, applying logic to organize the documents.

12. (Original) The method of claim 11, wherein applying logic to organize the documents comprises:

relating one or more documents to one or more other documents to identify any unreleased mortgages.

13. (Original) The method of claim 11, wherein applying logic to organize the documents comprises:

relating one or more documents to one or more other documents to identify any defective transfers.

14. (Original) The method of claim 11, wherein applying logic to organize the documents comprises:

relating one or more documents to one or more other documents to identify any unreleased liens.

15. (Original) The method of claim 11, wherein applying logic to organize the documents comprises:

relating one or more documents to one or more other documents to identify a good stop in a chain of title.

16. (Original) The method of claim 1, wherein relevant documents include:
deeds, mortgages, assignments, liens, mortgage releases, lien releases, and tax assessor's reports.

17. (Original) The method of claim 1, wherein the property record data is received into the computer system before the relevant document set is selected.

18. (Original) The method of claim 1, wherein the identifier comprises a selection from the group consisting of grantor name, legal description of the parcel, physical address of the parcel, and a specific recorded document.

19. (Canceled)

20. (Original) The method of claim 1, wherein the data summary comprises a listing of the relevant documents.

21. (Original) The method of claim 20, wherein the listing of the relevant documents includes a score for at least one of the documents that indicates the degree of relevance of the document.

22. (Original) The method of claim 20, wherein the listing of the relevant documents comprises a hyperlink for at least one of the documents that returns an image of the document.

23. (Original) The method of claim 1, wherein the data summary includes a score that provides an indication of the marketability of the parcel.

24. (Original) The method of claim 23, wherein the score comprises a grade.

25. (Previously Presented) A system for generating a data summary relating to a specific parcel, wherein the data summary includes data from which an underwriter can issue a commitment or approve a loan, using commonly-accepted underwriting rules, without reference to source documents from which the data for the data summary originated, the system comprising:

a host computer system having a processor;

an input system comprising:

means for receiving a plurality of images representing property records;

means for converting the images to electronic image data;

means for paginating the electronic image data into related groups

representing individual documents;

means for identifying a document type for each individual document;

means for identifying data fields on each document;

means for using a combination of computer-implemented processes and manual processes to convert information in the data fields into electronic information; and

means for organizing the electronic information into property record data;

a storage arrangement in communication with the processor; and

software that programs the processor to:

receive property record data for a plurality of parcels, wherein the property record data relates to source property record documents;

store the property record data in a searchable database in the storage arrangement;

receive an identifier;

use the identifier to search the database and select from the property record documents a set of relevant documents relating to the parcel;

use the set of relevant documents to produce the data summary; and

output the data summary.

26. (Original) The system of claim 25, further comprising a computer monitor for displaying the data summary.

27. (Original) The system of claim 25, further comprising means for producing a printed document from the data summary.

28. (Original) The system of claim 25, further comprising a communications arrangement for directing the data summary to a second computer system that is different from the first computer system.

29. (Canceled)

30. (Original) A computer-readable medium having stored thereon computer executable instruction for implementing a computerized method of searching property records relating to a specific parcel, the method comprising:

receiving property record data for a plurality of parcels into a computer system, wherein the property record data relates to source property record documents;

storing the property record data in a searchable database;

receiving into the computer system an identifier;

in the computer system, using the identifier to search the database and select from the property record documents a set of relevant documents relating to the parcel;

in the computer system, using the set of relevant documents to produce a data summary; and

outputting the data summary from the computer system;

wherein the data summary comprises information from which an underwriter can underwrite a title policy, using commonly-accepted title policy underwriting rules, without reference to the source documents, or images thereof, from which the data summary originated.

31. (Original) The computer-readable medium of claim 30, wherein the method further comprises:

creating at least one index relating to the property record data; and
using the at least one index together with the identifier to select relevant documents.

32. (Original) The computer-readable medium of claim 30, wherein the data summary includes a score that provides an indication of the marketability of the parcel.

33. (Original) The computer-readable medium of claim 32, wherein the score comprises a grade.

34. (Previously Presented) A method of searching property records, comprising:
receiving property record data relating to a plurality of parcels into a computer system, wherein the data relates to source documents;
storing the data in a searchable database;
receiving into the computer system a request for data summary relating to the specific parcel;

using the data to generate the data summary;
outputting the data summary; and
using the data summary to underwrite a title policy without reference to the source documents;

wherein the property record data is received before the data summary is requested, wherein the data summary comprises a listing of relevant documents, and wherein the listing of the relevant documents includes a score for at least one of the documents that indicates the degree of relevance of the document.

35. (Original) The method of claim 34, wherein the data summary comprises a stream of data directed to a second computer system that is different from the first computer system.

36. (Original) The method of claim 35, further comprising thereafter using the stream of data to populate a document, wherein the document comprises a selection from the group consisting of: policy, deed, mortgage, and commitment.

37-38. (Canceled)

39. (Previously Presented) The method of claim 34 , wherein the listing of the relevant documents comprises a hyperlink for at least one of the documents that returns an image of the document.

40. (Original) The method of claim 34, wherein the data summary includes a score that provides an indication of the marketability of the parcel.

41. (Original) The method of claim 40, wherein the score comprises a grade.

42. (Previously Presented) A method of searching property records, comprising:
receiving property record data relating to a plurality of parcels into a computer system, wherein the data relates to source documents;
storing the data in a searchable database;
receiving into the computer system a request for data summary relating to the specific parcel;
using the data to generate the data summary;
displaying the data summary; and
using the data summary to issue a commitment for a title policy without reference to the source documents;

wherein the property record data is received before the data summary is requested, wherein the data summary comprises a listing of relevant documents, wherein the listing of the relevant documents includes a score for at least one of the documents that indicates the degree of relevance of the document, and wherein the listing of the relevant documents comprises a hyperlink for at least one of the documents that returns an image of the document.

43. (Original) The method of claim 42, wherein the data summary comprises a stream of data directed to a second computer system that is different from the first computer system.

44. (Original) The method of claim 43, further comprising thereafter using the stream of data to populate a document, wherein the document comprises a selection from the group consisting of: policy, deed, mortgage, and commitment.

45-47. (Canceled)

48. (Original) The method of claim 42, wherein the data summary includes a score that provides an indication of the marketability of the parcel.

49. (Original) The method of claim 48, wherein the score comprises a grade.